

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

Applicant(s)	: Rutherford, Bruce et al.	Customer No.	: 21003
Serial No.	: 10/560,192	Confirmation #	: 2921
Filed	: 10/29/2007	Group Art Unit	: 3685
Examiner	: WINTER, John M.		
For	: Customer Authentication in E-Commerce Transactions		

**RESPONSE TO OFFICE ACTION**

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

This paper is in response to the Office Action dated February 9, 2011. Applicants further submit a request for a one-month extension of time, along with the required fee.

**Amendments to the Claims** begin on page 2.

**Remarks** begin on page 9.